



RECEIVED
CENTRAL FAX CENTER
DEC 12 2003

4970 El Camino Real • Suite 210 • Los Altos, California 94022 • 650.947.0700 • F 650.947.8438 •
www.swernofsky.com

OFFICIAL

Facsimile Cover Sheet

Date: December 12, 2003

Total Pages (Incl. cover): 15

To: Examiner Thomas Dixon

Fax #: 703-305-7687 (GAU 3620)

From: Dede Stolee, Docket Paralegal

Re: Application Serial No. 09/411,683; Our Reference 108.1001.02

Dear Examiner Dixon:

Enclosed please find a courtesy copy of the response to the Office Action dated June 10, 2003, which was filed via First Class Mail on December 10, 2003.

The applicant's attorney would like to schedule an interview regarding this Office Action and response. Please contact Mr. Steven Swernofsky at 650-947-0700 ext. 306 at your earliest convenience.

Respectfully submitted,

Dede Stolee
Docket Paralegal
650-947-0700 ext. 310

CONFIDENTIAL — FOR ADDRESSEE ONLY

The information contained in this facsimile message is confidential information intended only for use of the individual(s) or entity(ies) named above. If the reader of this message is not the intended recipient(s), or the employee or agent responsible to deliver it to the intended recipient(s), you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by phone and return the original message to us via the U.S. Postal Service. Thank you.

22883

PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paper Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.**TRANSMITTAL
FORM**

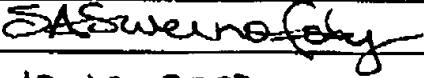
(to be used for all correspondence after initial filing)

TRANSMITTAL FORM (to be used for all correspondence after initial filing)		Application Number	09/411,683
		Filing Date	Oct 4, 1999
		First Named Inventor	Fraser
		Group Art Unit	3629
		Examiner Name	Dixon, T.
Total Number of Pages in This Submission	14	Attorney Docket Number	108.1001.02

ENCLOSURES (check all that apply)

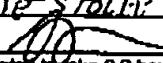
<input checked="" type="checkbox"/> Fee Transmittal Form (2 copies)	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input checked="" type="checkbox"/> Fee Attached (PTO Form 2038)	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert a Provisional Application	<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Extension of Time Request (2 copies)	<input type="checkbox"/> Power of Attorney, Revocation, Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Return Postcard
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Steven A. Swernofsky	Reg. no. 33,040
Signature		
Date	12-10-2003	

CERTIFICATE OF MAILINGI hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313
on this date:

12/10/2003

Type or printed name	Steven A. Swernofsky
Signature	
Date	12/10/2003

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

22883

PTO/SB/17 (10-03)

Approved for use through 07/31/2008. OMB 0651-0032
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
and to a collection of information unless it displays a valid OMB control number.

**FEE TRANSMITTAL
for FY 2004**

Effective 10/01/2003. Patent fees are subject to annual revision.

Applicant Claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT **(\$ 475.00)**

Complete if Known	
Application Number	09/411,683
Filing Date	10/4/1999
First Named Inventor	Fraser, et al.
Examiner Name	Dixon, T.
Art Unit	3629
Attorney Docket No.	108.1001.02

METHOD OF PAYMENT (check all that apply)

Check Credit card Money Other None

<input checked="" type="checkbox"/>	Deposit Account
Deposit Account Number	50-0365
Deposit Account Name	

The Director is authorized to: (check all that apply)

Charge fee(s) indicated below Credit any overpayments

Charge any additional fee(s) or any underpayment of fee(s)

Charge fee(s) indicated below, except for the filing fee
to the above-identified deposit account.

FEES CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity	Small Entity	Fee Description		Fee Paid
Fee Code	Fee Code	\$1	\$1	
1051	130	2051	65	Surcharge – late filing fee or oath
1052	60	2052	25	Surcharge – late provisional filing fee or cover sheet
1063	130	1053	130	Non-English specification
1812	2,520	1812	2,320	For filing a request for <i>ex parte</i> reexamination
1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action
1251	110	2251	55	Extension for reply within first month
1252	420	2252	210	Extension for reply within second month
1253	950	2253	475	Extension for reply within third month
1254	1,480	2254	740	Extension for reply within fourth month
1255	2,010	2255	1,005	Extension for reply within fifth month
1401	330	2401	165	Notice of Appeal
1402	330	2402	165	Filing a brief in support of an appeal
1403	290	2403	145	Request for oral hearing
1451	1,510	1451	1,510	Petition to institute a public use proceeding
1452	110	2452	55	Petition to revive – unavoidable
1453	1,330	2453	665	Petition to revive – unintentional
1501	1,330	2501	665	Utility issue fee (or reissue)
1502	480	2502	240	Design issue fee
1503	640	2503	320	Plant issue fee
1480	130	1460	130	Petitions to the Commissioner
1807	50	1807	50	Processing fee under 37 CFR 1.17(q)
1806	180	1806	180	Submission of Information Disclosure Stmt
8021	40	8021	40	Recording each patent assignment per property (times number of properties)
1809	770	2809	385	Filing a submission after final rejection (37 CFR 1.129(a))
1810	770	2810	385	For each additional invention to be examined (37 CFR 1.129(b))
1801	770	2801	385	Request for Continued Examination (RCE)
1802	900	1602	900	Request for expedited examination of a design application

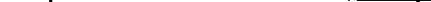
Other fee (specify)

Reduced by Basic Filing Fee Paid

SUBTOTAL (3)

(\$1475.00)

SUBMITTED BY

Name (Print/Type)	Steven A. Swernofsky	Registration No. (Attorney/Agent)	33,040	Telephone	650-947-0700
Signature				Date	12-10-2003

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

RECEIVED
CENTRAL FAX CENTER

22883

DEC 12 2003

108.1001.02

OFFICIAL

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Steven K. FRASER

Serial No.: 09/411,683

Filed: June 3, 2000

For: Interactive Mortgage and Loan
Information and Real-Time Trading
System

Art Unit: 3629

Examiner: Thomas A. DIXON

Tel: (703) 305-7687

Office Action Mailed:

June 10, 2003

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING (37 CFR § 1.8)	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail, in an envelope addressed to:	
Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450	
on	12/12/2003
Date	By: 

RESPONSE TO OFFICE ACTION

Dear Examiner:

This paper is responsive to the outstanding Office Action dated as shown above. Applicants' representatives conditionally request an extension of time in the event that one is required for this paper. In accordance with 37 CFR § 1.136(a)(3), authorization is hereby granted to charge any required extension of time fees under 37 CFR § 1.17 to Deposit Account No. 50-0365. Authorization is also hereby granted to charge any additional claim fees and any other fees necessary for filing of this paper to Deposit Account No. 50-0365.